

Who's Hungry 2021

From Crisis to Resilience:
A City's Call to Action



 Daily Bread
Food Bank

 NORTH YORK
HARVEST
FOOD BANK



In This Report

Foreword	4
About This Report	5
Trends in Food Bank Use	6
What is Resiliency?	9
Trends in Food Insecurity	11
Income and Wealth Inequality	19
Job Losses and Precarious Employment	25
Increasing Cost of Living	29
Recommendations to Build Resiliency	33
Methodology	35
Acknowledgements	36
References	37



Foreword

In last year's *Who's Hungry* report, we projected that if trends continued, we could see up to 1.4 million food bank visits in Toronto in the coming year. Now, a year later, we are dismayed to share that we surpassed this projection with 1.45 million visits. This is the highest number of food bank visits ever recorded in the city's history and close to 1.5 times greater than the previous record set in 2010 in the aftermath of the 2008 financial crisis.

Food banks are designed to provide emergency food relief, and when COVID-19 hit, we readied ourselves to provide increased levels of service to meet growing community need. But no one could have predicted the magnitude of this crisis.

For the first time, new clients outnumbered existing clients at Toronto food banks as unemployment and underemployment soared. At the same time, existing food bank clients who rely on social assistance, government pensions and other fixed incomes faced rising costs of living and reduced access to community supports, leading to a greater reliance on food banks to make ends meet.

The COVID-19 pandemic was undoubtedly a shock – but it will not be the last emergency we face as a city. As the pandemic continues, we need to ask ourselves whether we will emerge stronger than before.

This year's *Who's Hungry* report explores how we create greater resiliency, which refers to the capacity of people and communities to cope, adapt, and thrive when faced with chronic stressors and acute shocks.

Prior to the pandemic, too many households were already trying to cope with chronic stressors. Systemic racism and discrimination, lack of affordable housing, erosion of permanent, secure employment, and an insufficient social safety net all worked to create an unstable foundation in our communities.

While every household has been affected by COVID-19, low-income and racialized communities have been disproportionately impacted by the ongoing economic and health impacts of the pandemic.

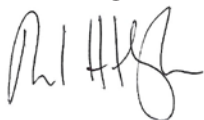
COVID-19 has made it clear that our systems and structures were not, and are not, creating the conditions where communities can thrive. As we look to the future, we cannot go back to these same conditions. We need to build greater resiliency.

Until we address the systemic chronic stressors that are producing and reproducing vast inequalities in our communities, we will never be resilient to the acute shocks that inevitably arise. Furthermore, unless we are quick to respond to hardships like COVID-19, we will only further entrench inequality into our communities and reduce our ability to respond to new and emerging challenges.

The time to act is now. We urgently need to protect low-income households who continue to struggle with job losses, reduced employment hours, and precarious housing. At the same time, we need to build greater resiliency through systemic change: reducing precarious employment, improving income supports such as Employment Insurance and social assistance, investing in affordable childcare, improving digital access, and rapidly expanding access to affordable housing.

Most importantly, it is critical that all levels of government make tackling poverty and food insecurity a top priority. Our individual and collective voices matter. We hope that you will join us in advocating for a more resilient Toronto where everyone can thrive.

Neil Hetherington



Chief Executive Officer,
Daily Bread Food Bank

Ryan Noble



Executive Director,
North York Harvest Food Bank

About this Report

Who's Hungry profiles the experiences of food bank clients living in Toronto. For decades, this report has identified emerging trends in poverty and food insecurity in our city and amplified the voices of thousands of people struggling to afford their basic needs.

Due to COVID-19, in-person data collection was not possible this year. Food bank clients were invited to participate in the survey online or by phone with trained volunteers in English, and, for the first time, in Spanish, French, Arabic, Russian, and Tamil. To better understand the experiences of clients, we completed in-depth follow-up interviews by phone.

This year's report also features a special follow-up to Daily Bread Food Bank's *Hunger Lives Here: Risks and Challenges Faced by Food Bank Clients during COVID-19*¹ report that was released in July 2020. Based on a survey of food bank clients at the height of the first wave of the pandemic, *Hunger Lives Here* uncovered the unique challenges faced by food bank clients in navigating COVID-19. In May 2021, we contacted the same clients who participated in the previous survey to understand how they were faring a year later. While this smaller sample of clients is not representative of the broader City of Toronto, this data helps us understand how individuals coped with living through the pandemic.

For more information about the data collection and analysis, please refer to the Methodology section.



1,347 online and phone surveys



17 in-depth phone interviews



164 follow up surveys with last year's *Hunger Lives Here* participants

Trends in Food Bank Use

When the COVID-19 pandemic lockdown was declared in March 2020, there was an instant increase in food bank visits. Months later, people continue to face multiple challenges resulting from the ongoing health and economic emergency. Between April 1, 2020 and March 31, 2021, food banks in Toronto saw the highest number of visits ever recorded, with 1.45 million visits. This represents a striking 47% increase in food bank visits compared to the year prior. This level of growth is unprecedented; food bank visits in Toronto rarely increase by more than 5-10% year over year, with the notable exceptions of 2010 when food bank visits rose by 14% at the peak of the financial crisis, and 1996 when food bank visits increased by 18% following significant cuts to social programs in Ontario.

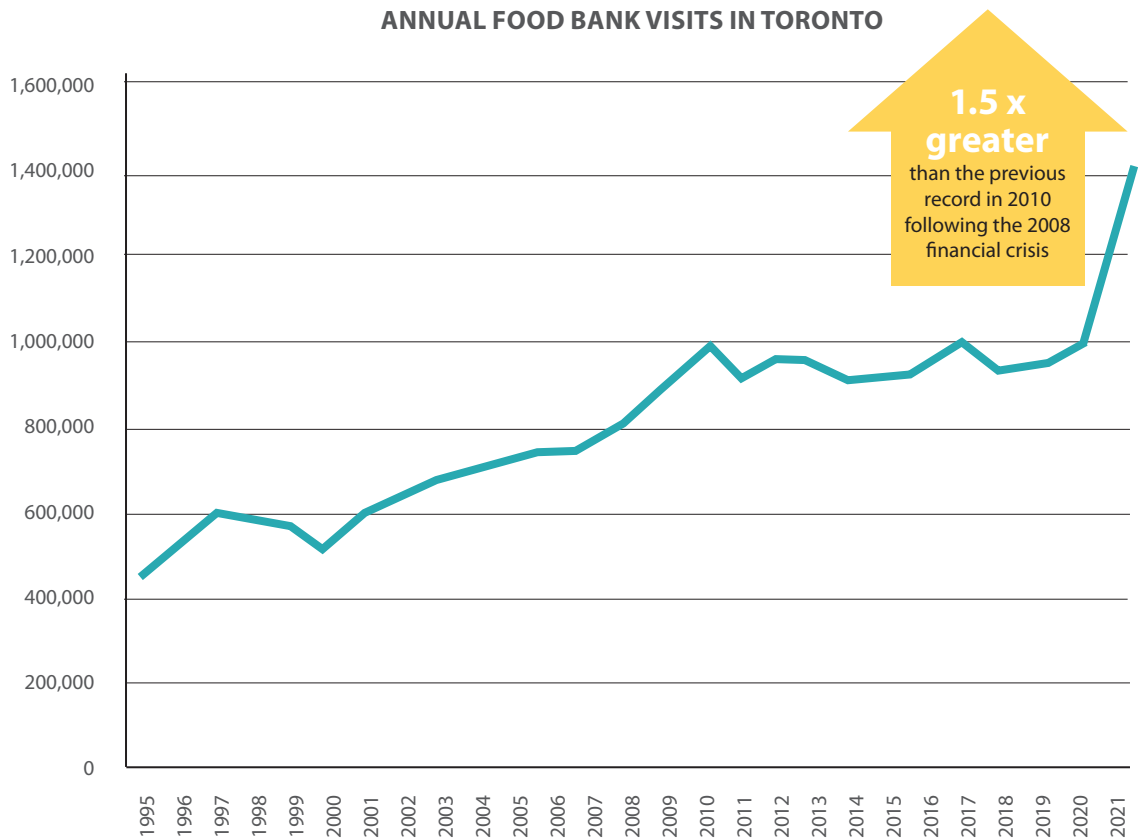
1,449,780

**visits to Toronto
food banks**

47%

**increase in food banks visits
compared to year prior**

ANNUAL FOOD BANK VISITS IN TORONTO



Based on food bank visits to Daily Bread Food Bank and North York Harvest member food banks between April 1 and March 31 each year.

Demographics of Food Bank Clients in Toronto



GENDER

53%	Female
47%	Male
0.1%	Trans
0.2%	Another gender



HOUSEHOLD COMPOSITION

54%	Single individual
13%	Single parent/guardian
14%	Two parents/guardians
6%	Couple with no children
13%	Other



AGE

29%	0-18
36%	19-44
25%	45-64
12%	65+



HOUSING STATUS

65%	Private rental
21%	Social housing
4%	Own home
3%	Stays with family/friends
2%	Emergency shelter
2%	Rooming house
1%	Sleeping in the rough

Based on client food bank visits between April 1, 2020, to March 31, 2021, tracked in Link2Feed.

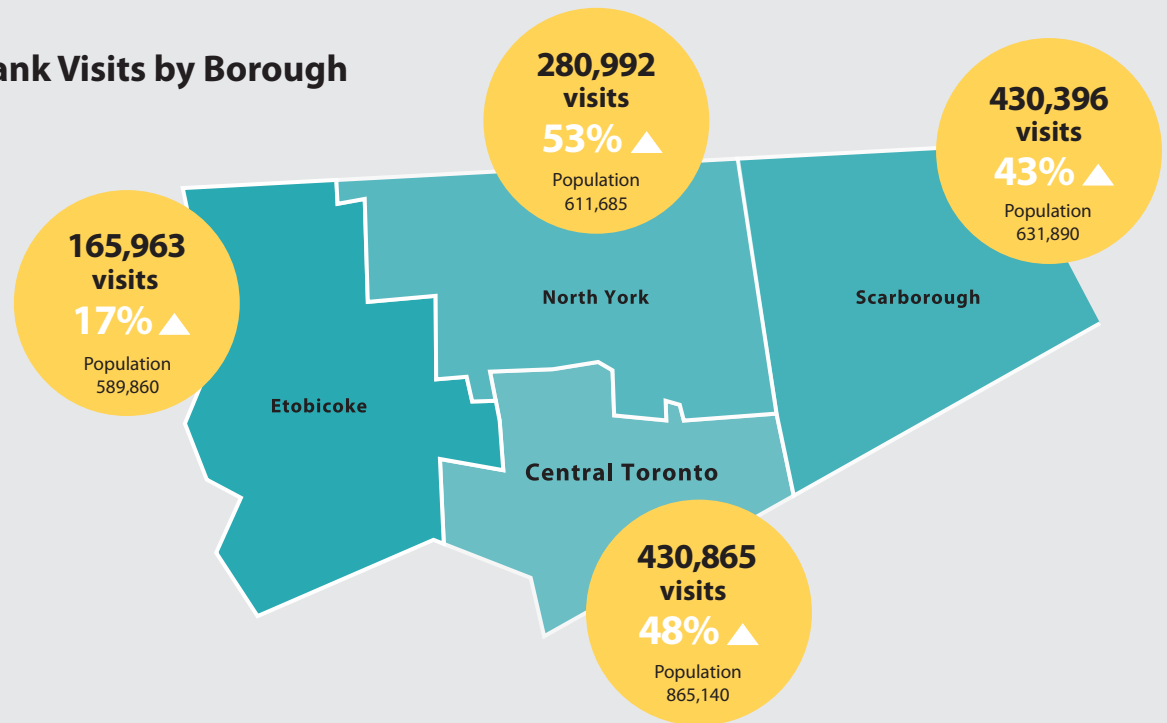


Disability: Among clients surveyed, 51% reported having a disability or health condition that is expected to last a year or more. One in seven food bank clients reported that the reason they accessed a food bank was because of their disability.



Immigration: The majority of respondents (72%) were born outside of Canada. Of these, most are established immigrants: 56% are Canadian citizens and 56% have been in Canada for 10 years or more. The pandemic has interrupted immigration to Canada because of restrictions limiting travel across international borders. As such, Canada has seen the lowest quarterly population growth on record.²

2021 Food Bank Visits by Borough



Based on client food bank visits between April 1, 2020, to March 31, 2021, tracked in Link2Feed. The percent change was calculated by comparing to the same months in 2019-2020. Population data from the 2016 Statistics Canada Census.

Like all community and social services, food banks had to adjust to the realities of operating during a pandemic. Food banks adapted their programs in a number of ways, such as moving from drop-in programming to appointments to reduce lines and ensure public health capacity limits. Due to significant constraints and challenges, a number of food banks had to close their doors. Despite this, by March 31, 2021, Toronto had gained 7 net new food bank programs, with 19 new programs added in Scarborough, Etobicoke, and Central Toronto. The region of North York saw a net loss in food banks, with existing and replacement programs serving a higher concentration of clients than prior to the pandemic. While the net increase in food banks enhanced food access in some parts of the city, the increase in client visits observed is a result of the underlying need in these communities. Looking ahead, several food banks that temporarily closed are anticipated to reopen in the future.

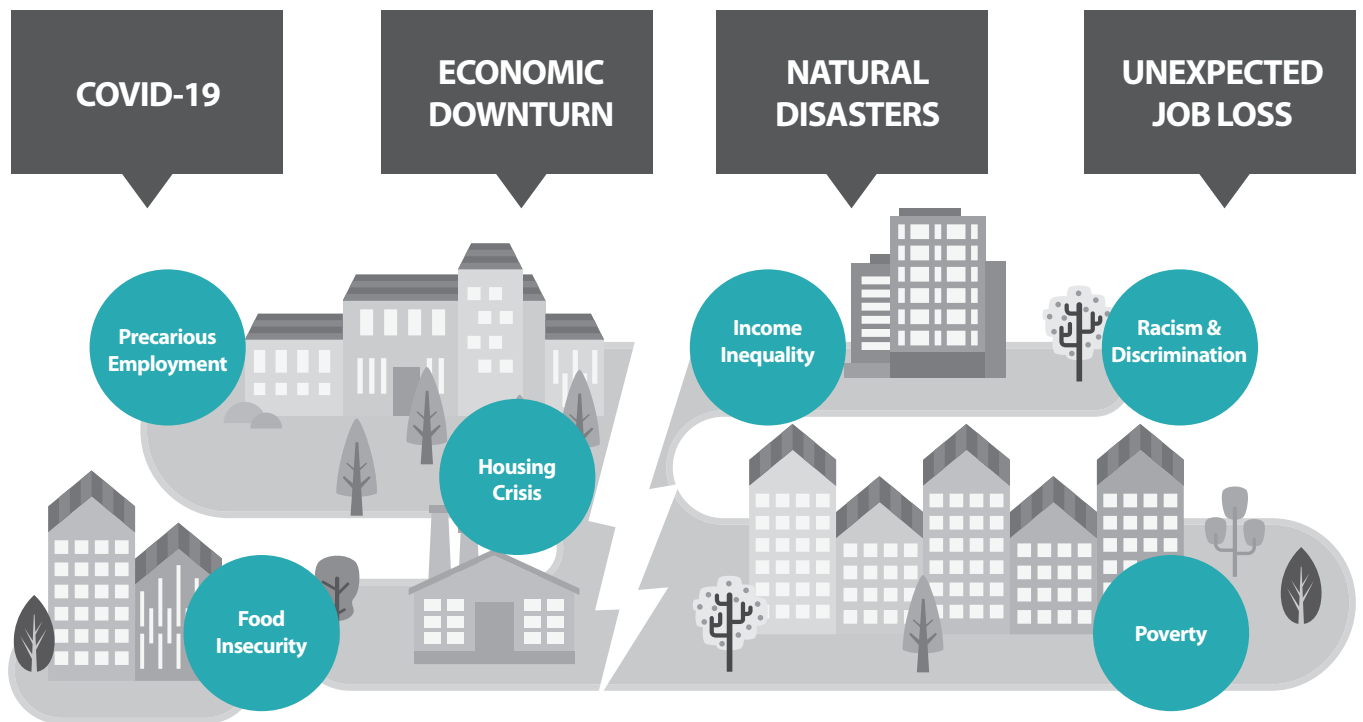
While food banks have historically been funded by community donations, during the pandemic both the federal and provincial governments provided funding to food banks to address the unprecedented use of food programs.³ These investments were critical to ensuring the continuity of emergency food distribution during the crisis.

What is Resiliency?

Resiliency: a system, community, or individual's ability to cope, adapt, and thrive in the face of chronic stresses and acute shocks that they experience.⁴

Chronic stressors: strains that play out day after day or are ongoing. In Toronto, these stressors include growing income inequities, a worsening housing crisis, precarious employment, systemic racism and discrimination, aging infrastructure, etc. As a result, the foundation of our economic and social systems becomes unstable.

Acute shocks: rapid, sharp disturbances (e.g., ecological, economic, and/or social) to a system that may reveal inequities and vulnerabilities existing in the system. These disturbances are inevitable and affect all of us; however, their impact is felt the most by those facing conditions of persistent stress and greater disadvantages. The magnitude of these shocks can vary, for example, the impact of the current COVID-19 pandemic will last for many years, compared to a more immediate crisis such as an extreme weather event.



Chronic stressors such as poverty and food insecurity create cracks in our foundation. Acute shocks like public health emergencies or natural disasters can destabilize our foundation further if they are not addressed.

We live in a multi-stressor environment, where many different shocks and pressures occur simultaneously. These overlapping challenges affect individuals with varying degrees of intensity, depending on the person's context, identity, and experiences. While COVID-19 began as an acute shock, the health and economic impacts have become long-lasting stressors, particularly among marginalized communities who face persistent inequities.

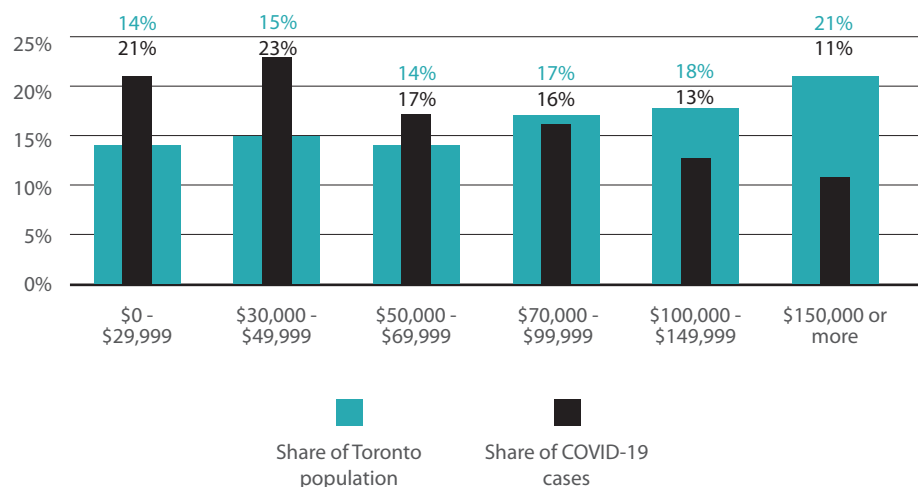
For example, low-income respondents entered the pandemic already facing a variety of stressors, such as not having enough money to buy food, limited financial and physical access to social services, and limited economic opportunities. One way to cope with these inequities includes living in overcrowded housing, which in turn limited the ability to self-isolate during the COVID-19 pandemic. As a result, low-income households disproportionately bore the brunt of the pandemic's impacts. Nearly half of reported COVID-19 cases up to the end of May 2021 were in low-income households, even though they make up around 30% of the population.⁵

For Black, Indigenous, and racialized people, these inequities are magnified due to racism and discrimination. In the past year, Black people experienced higher levels of unemployment (13.1%) compared to white people (7.7%).⁶ They were also more likely to work in low-wage, frontline, and essential work during the pandemic.⁶ As such, people who are low-income and Black, Indigenous, or racialized are more likely to be living in neighbourhoods with low-quality, overcrowded housing and require the use of public transportation to access work, food, and other services. These intersecting forms of marginalization increase the risk of not only chronic food insecurity but other health outcomes, such as contracting COVID-19. Race-based data collected by Toronto Public Health shows that Black and racialized people made up 73% of the COVID-19 cases, while representing 52% of the population.⁵

While the impacts have been disproportionately experienced by low-income and racialized households, the pandemic has demonstrated that no one is immune to crises of this scale. People will do everything in their power to survive, but individual coping strategies can only go so far. Our resiliency as a society is determined by the resiliency of our systems, structures, and communities. Since poverty costs us all, we can only be a resilient community when our most marginalized are not disproportionately facing chronic stressors.

Accessing a food bank is often the last resort for clients when faced with chronic stressors, such as poverty, or acute shocks, such as the sudden loss of one's job.

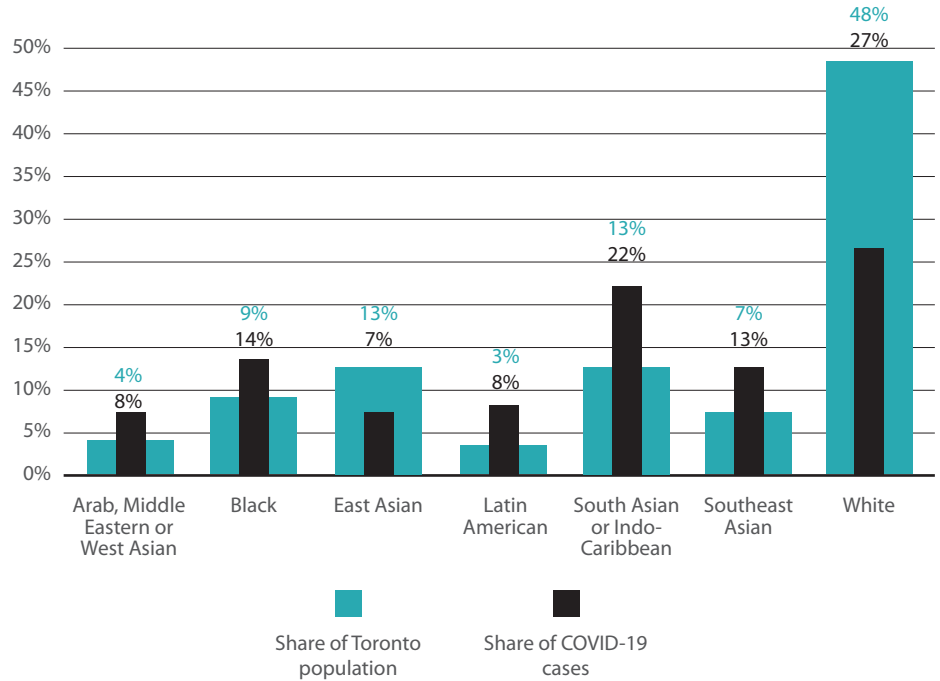
SHARE OF COVID-19 CASES BY HOUSEHOLD INCOME COMPARED TO THE SHARE OF PEOPLE LIVING IN TORONTO



Data from Toronto Public Health as of May 31, 2021

During the pandemic, a number of policy interventions were implemented to support people financially, such as the Canada Emergency Response Benefit (CERB), which helped many families avoid falling into poverty.⁷ However, as we will see throughout the report, these emergency benefits did not undo the chronic stressors that households were facing such as unaffordable housing and precarious employment. Further, they only temporarily and partially offset acute shocks, and as a result, many turned to food banks for additional support.

SHARE OF COVID-19 CASES AMONG ETHNO-RACIAL GROUPS COMPARED TO THE SHARE OF PEOPLE LIVING IN TORONTO



Data from Toronto Public Health as of May 31, 2021

Trends in Food Insecurity

Food insecurity is defined as when a household has “inadequate or insecure access to food due to financial constraints.”⁸ Visiting a food bank is often a last resort for people facing food insecurity, and those who do access a food bank tend to have severe forms of food insecurity, including reducing food intake and missing meals.⁹



1 in 3 respondents did not eat for a whole day. For **52%** of those respondents, this occurred almost every month

51%

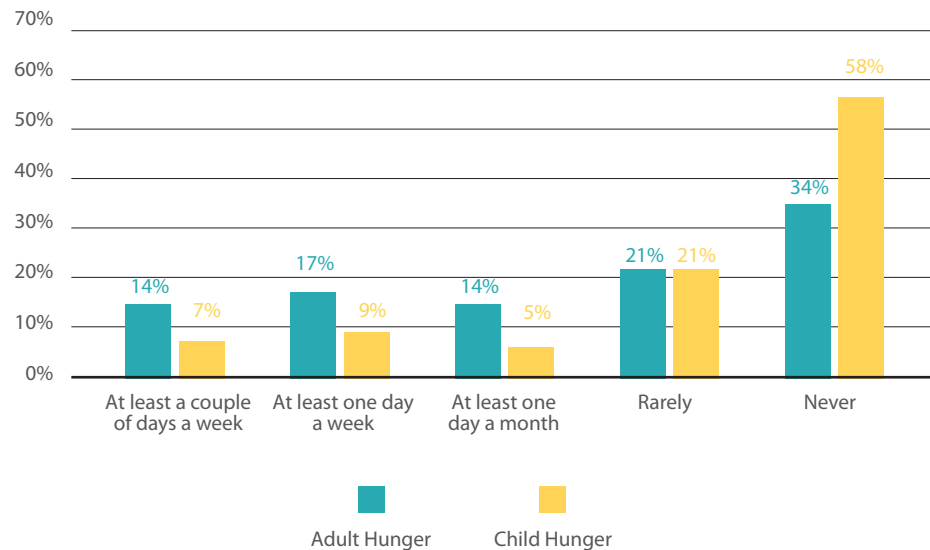
of respondents missed a meal to pay for something else

I take some water or tea or juice and just go to bed ... I have to sacrifice my own for the kids first.

We don't have any family in Canada, so it's just us and friends here. We've had to borrow from friends sometimes and paying them back was difficult. I give them my credit card to pay back, but it impacts my credit. Also, my son is 15 months old now. I had to sell off some of his baby stuff to be able to make extra money.

Frequency of Adult and Child Hunger

FREQUENCY OF RESPONDENTS EXPERIENCING HUNGER

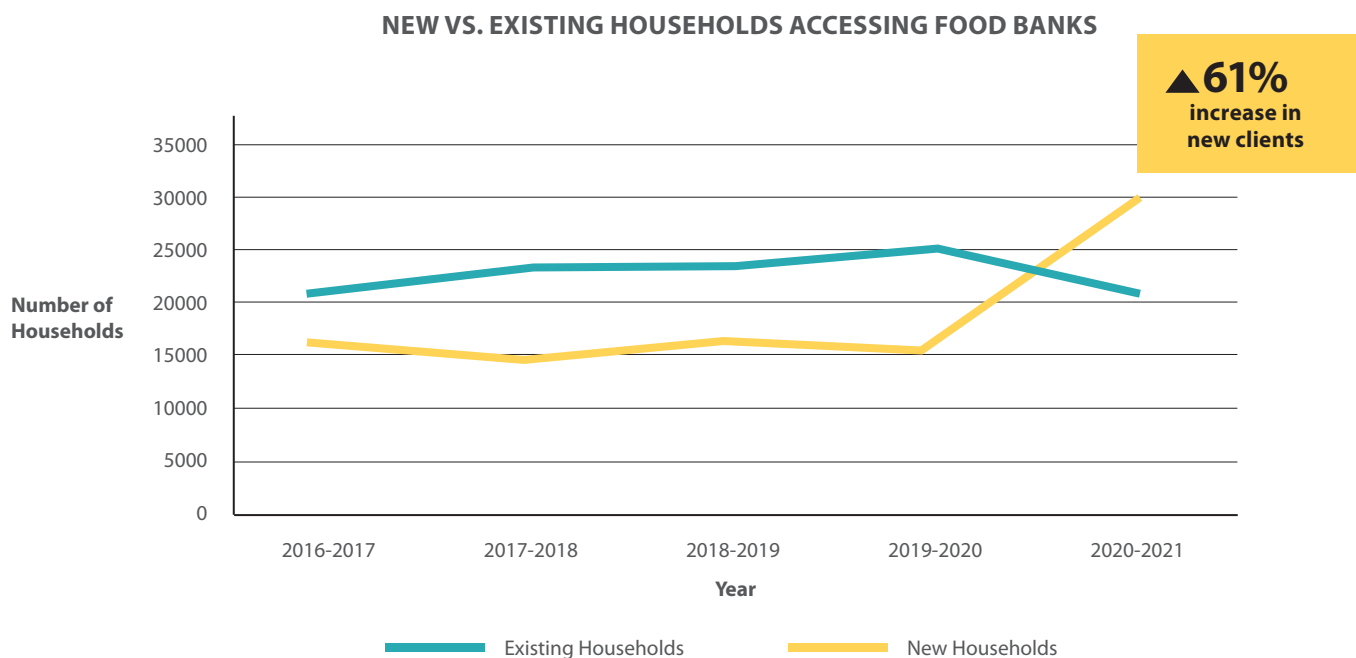


Among food bank respondents, 85% reported that they did not always have enough food to eat. Of adults surveyed, 31% reported going hungry at least once per week or more. The frequency of child hunger remains lower than adult hunger, where 16% of respondents reported their children going hungry at least once a week or more. Child hunger may be underreported due to stigma that parents may feel when discussing their household food insecurity.¹⁰ Parents reported actively preventing child hunger by reducing their own food intake.

In addition to visiting a food bank, respondents employed many strategies to cope with food insecurity. For example, some borrowed from friends or family. Other coping strategies include selling their belongings, using a credit card, or accessing loans.

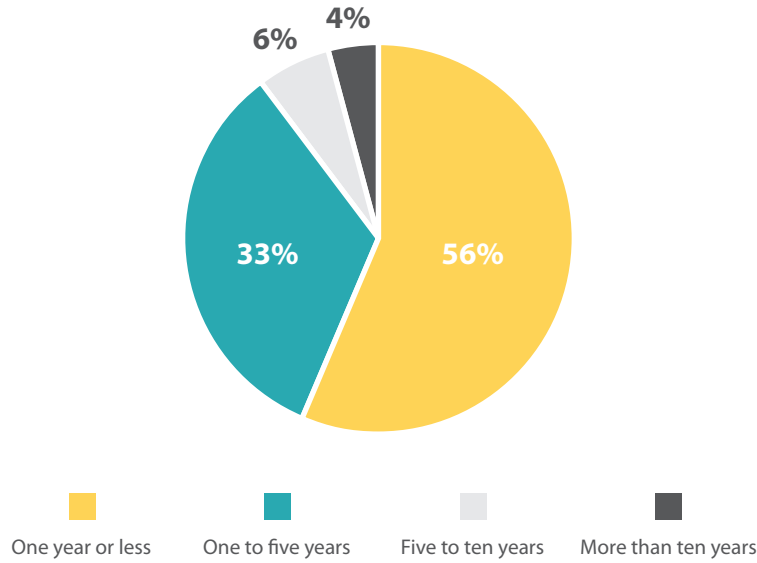
New and Existing Client Food Insecurity

For the first time, new clients accessing Toronto food banks outnumbered existing clients. Since 2016 the number of existing clients has remained fairly steady, meaning that clients continue to face chronic stressors that kept them in need of accessing food banks. However, this year we have seen a dramatic 61% increase in new clients compared to 2020, based on food bank client intake data tracked in Link2Feed. The sharp increase in new clients attests to the impact of the pandemic coupled with the existing ongoing stressors of financial precarity and unaffordable housing. The record-breaking number of food bank visits this year indicates that there are people facing new challenges because of the pandemic, while existing clients are not faring significantly better than previous years.



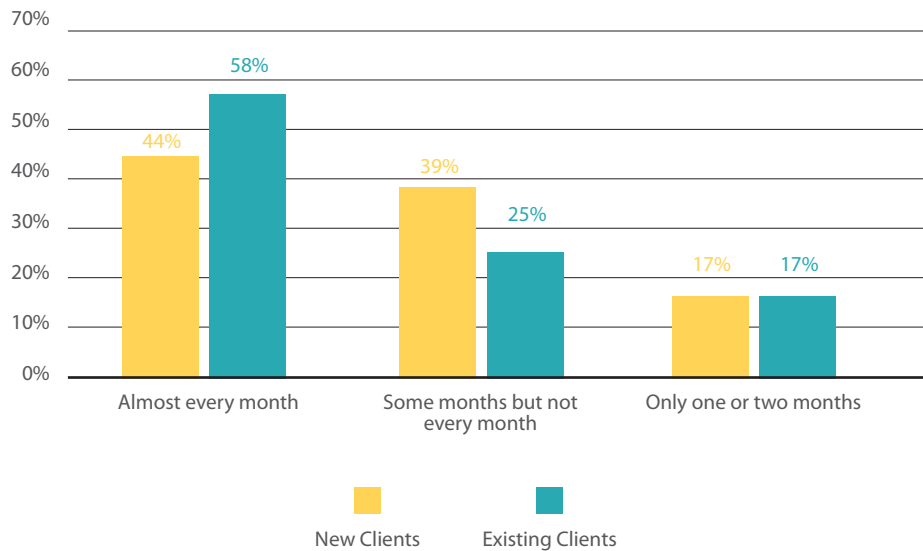
Based on annual survey data, 56% of food bank client respondents reported getting food regularly from the food bank for 12 months or less, while 10% had been relying on food banks for over five years.

DURATION OF FOOD BANK USE AMONG SURVEYED CLIENTS



Longer-term food bank clients reported a greater degree of food insecurity than new clients. Of clients accessing food banks for more than one year, 58% did not eat for a whole day almost every month. In comparison, 44% of clients accessing food banks for one year or less did not eat for a whole day almost every month. Additionally, 55% of existing clients reported missing a meal to pay for something else compared to 50% of new clients.

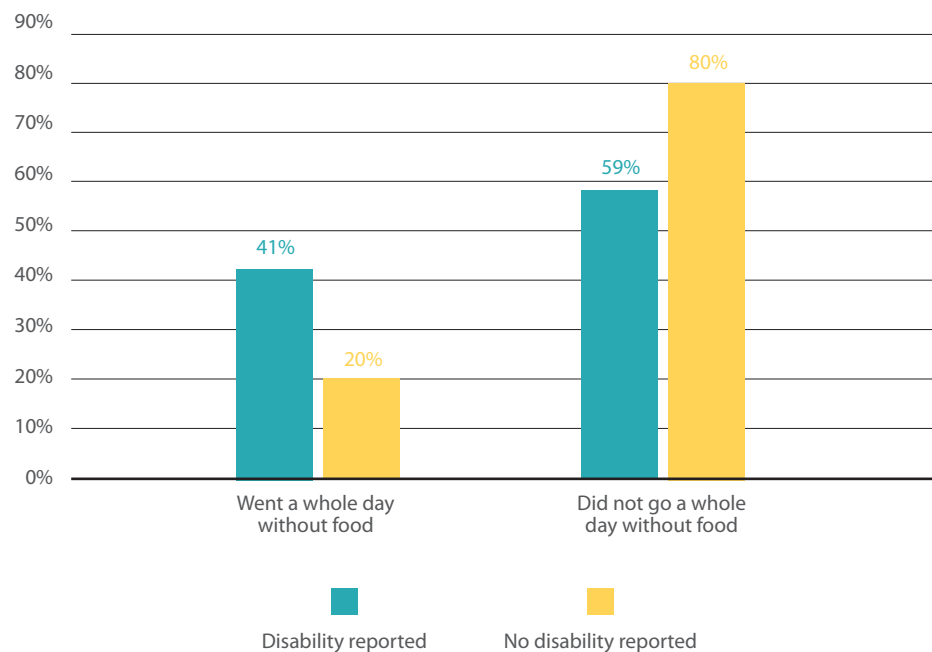
FREQUENCY OF GOING A WHOLE DAY WITHOUT FOOD AMONG NEW VS. EXISTING CLIENTS



Disability and Food Insecurity

Respondents who identified as having a disability reported more severe food insecurity. Half of adults with a disability surveyed did not eat for a whole day every month or more. In the past year, 41% went a whole day without eating food, compared to 20% who did not identify a disability.

WHETHER RESPONDENTS WITH A DISABILITY DID NOT EAT FOR A WHOLE DAY



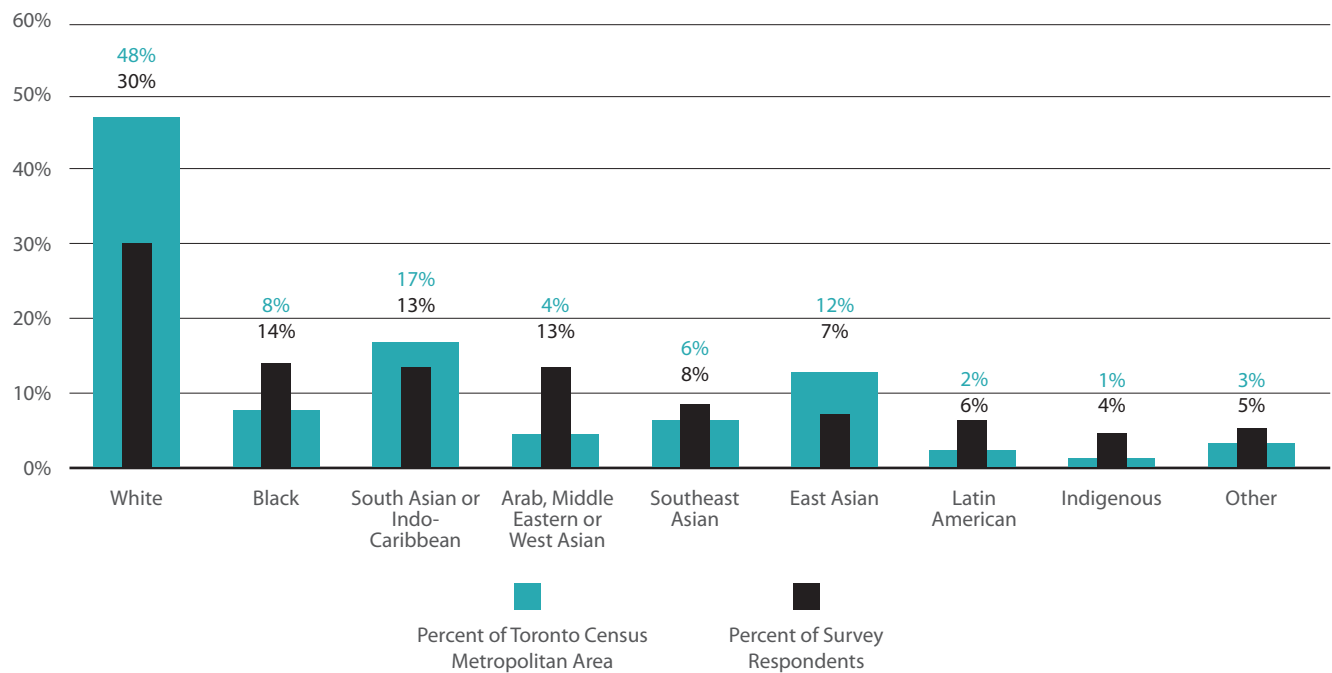
My whole life changed because of COVID. I am very lonely and depressed. I have been so isolated because of my disability.

The pandemic has disrupted the way in which we access our food and our access to community supports. As a result of public health restrictions, people with disabilities or chronic health conditions spoke about facing challenges with long lines outside food banks and grocery stores and limited shopping hours. Additionally, certain health conditions and disabilities can result in higher risks for severe outcomes from COVID-19, which respondents noted has caused immense stress and anxiety while obtaining food as well as increased isolation during the pandemic.¹¹

Food Insecurity Among Indigenous, Black, and Racialized Communities

In this year's survey, respondents disproportionately identified as Black or Indigenous compared to the general population.¹² This trend was also seen in previous *Who's Hungry* survey results¹³ and national studies on food insecurity.¹⁴ The deep inequities experienced by people who are Black, Indigenous, or racialized in Canada existed long before COVID-19.

RACE OF RESPONDENTS COMPARED TO SHARE OF TORONTO POPULATION¹⁰



Food insecurity among Indigenous people in Canada is rooted in colonialism and racism. Through numerous policies and practices, including residential schools, Indigenous people were forcibly removed from their lands and separated from their families, culture, language, and histories. The experience of hunger at residential schools was one of the most consistent themes in testimonies provided to the Truth and Reconciliation Commission of Canada.¹⁵ This hunger continues to be felt by Indigenous communities across Canada, where 27% of Indigenous households report being food insecure compared with 11% of non-Indigenous households.¹⁶ Urban-based Indigenous people experience significantly higher levels of food insecurity in comparison with national levels, where 55% of urban-based respondents described themselves as food insecure, compared with 8.3% of other Canadians.¹⁷ While the sample size of Indigenous food bank respondents in the survey was small (n=31), 57% went a whole day without eating food and 80% missed a meal to pay for something else.

Before the pandemic, Black people were 3.56 times more likely to be food insecure than white people.¹⁴ Anti-Black racism continues to erode the food security of Black communities, including their access to housing and income. Black people had the highest unemployment rates between August and December 2020 at 13%, compared to 7.4% of white people.¹⁸ Food insecurity is a symptom of poverty, and households that lose their primary income are more likely to experience food insecurity. This is particularly concerning given that 30% of Black households were already food insecure prior to the pandemic.⁸

Seniors and Food Insecurity



Coping in Action

Of seniors surveyed that identified going a whole day without eating food, 63% did so almost every month. For older adults, the pandemic presented new challenges in accessing food, especially for those with chronic health conditions. Isabela described the challenges of having to obtain food as her family restricted their visits to reduce the risk of spreading the virus.

“I have a lot of [health] complications right now. I'm a diabetic. I'm a high blood pressure case. My kidney function is going down. I also have heart problems. So I had to be very careful [during the pandemic]. Now I'm here alone. I basically do everything on my own besides grocery shopping. If I had to buy anything like milk and bread, my granddaughter usually bought it. I don't depend on anybody now, but I do look forward to the food box I receive from the food bank every two weeks.”

She further described her reason for accessing the food bank and for having to sacrifice food was to pay for rent, dental care, and eye care.

“When my cheque comes in, the first thing I do is I go pay my rent. I don't want to hold back on a dime. I have to have a certain amount of things in the house like milk, bread, eggs, you know, food stuff that I don't give up. If I know I don't have enough funds, I just wait. I have patience to wait.”

My money is really low ... I am sacrificing right now, to fix my teeth and to buy glasses. I do without certain things like if I have to get cream and deodorant and stuff like that.”

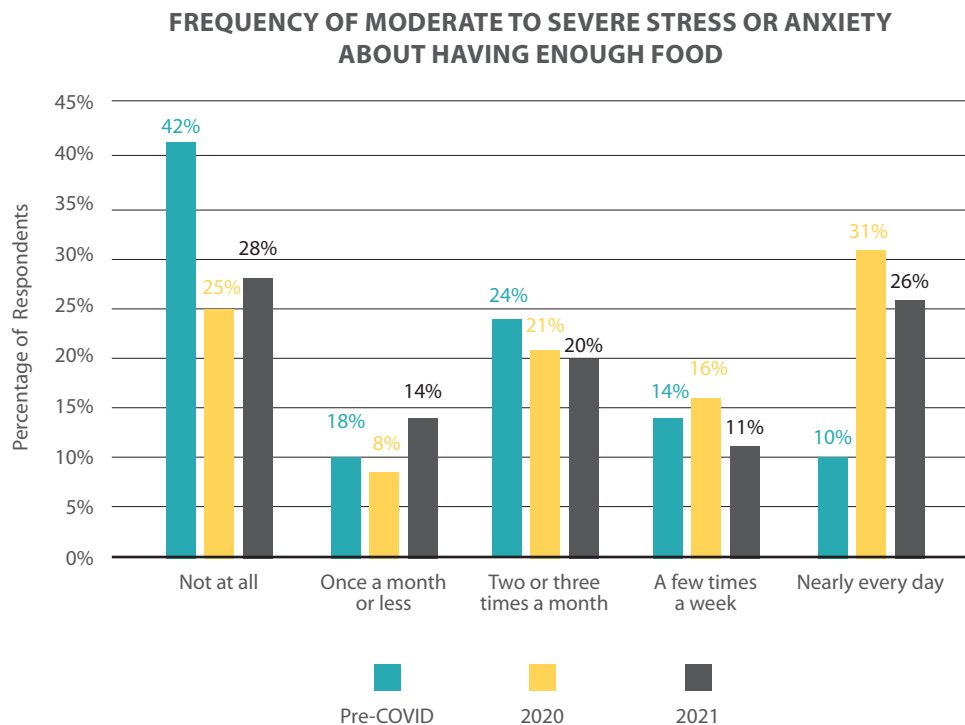
Underlying her limited capacity to pay for food and other necessities is the persistent struggle to keep up with the increasing rent prices while managing health complications.

“Right now, they're telling me they are raising the rent. The first time they raised it 1.8%, now it is 4.8%. When they went to court, I didn't go because I was sick. I just came out the hospital ... I had to go to court and the tribunals, they tried there, and they said that it needs a higher court to settle this situation. So far, we haven't heard anything because of COVID-19. They are prolonging it because there's no court going on.”

Food Insecurity and Other Health Outcomes

Those who are food insecure are more likely to suffer from chronic health conditions, such as heart disease, hypertension, diabetes, or asthma,¹⁹ which puts them at higher risk for severe illness from COVID-19, according to The Public Health Agency of Canada.²⁰ Additionally, nutrient deficiencies can impair immune functions, potentially heightening the risk of severe COVID-19 symptoms.²¹ With insufficient income, food bank clients responded in interviews that they had to sacrifice meals in order to pay for necessary medicine, only exacerbating their food insecurity. Being food insecure can worsen health conditions, locking people in a cycle of illness, poverty, and food insecurity. Health costs among severely food insecure households are 121% higher than those who were food secure.²²

Food insecure households are also more likely to report poor mental health outcomes. Of surveyed clients from the *Hunger Lives Here* cohort, 72% reported feeling stress or anxiety about having enough food to eat at least once per month or less in the past year.



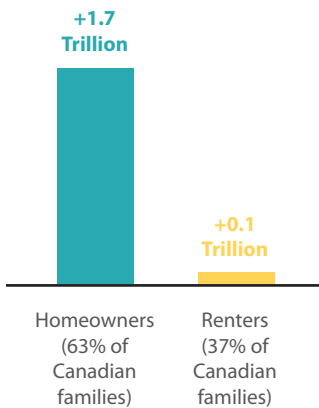
Those in severe food insecure households have seven times higher odds of reporting moderate or severe anxiety symptoms.²³ With increased isolation, the pandemic further exacerbated poor mental health outcomes among food bank clients. In interviews with food bank clients, respondents reported facing challenges in accessing mental health supports, whether through family, friends, and/or neighbours, or through practitioners.

Before the pandemic, neighbours and friends played a big part in terms of community support, but with a pandemic, there's isolation and loneliness ... I miss the connection.

Not being able to get therapy, with COVID, it's so very socially depressing, putting me into a bigger depression than I was.

Income and Wealth Inequality

INCREASE IN CANADIAN NET WORTH (\$ TRILLIONS), BY HOME OWNERSHIP STATUS CANADA



Data from Statistics Canada & the Survey for Financial Security, for 2020 through Q1 2021, as calculated and reported in the Toronto Foundations' 2021 Vital Signs Report

**Median
Monthly
Income:
\$1,106**

Food insecurity is a symptom of poverty. Financial precariousness and job losses during the pandemic have contributed to the increase in food bank visits. Of food bank clients surveyed, 36% reported visiting food banks because their income was too low, 20% reported visiting because they had lost their job, and 10% because they were unable to find work and were ineligible for benefits.

The pandemic has caused unprecedented economic disruptions and job losses at a magnitude and speed that has exceeded any previous recession.²⁴ In Ontario, 355,000 jobs were lost in 2020.²⁵

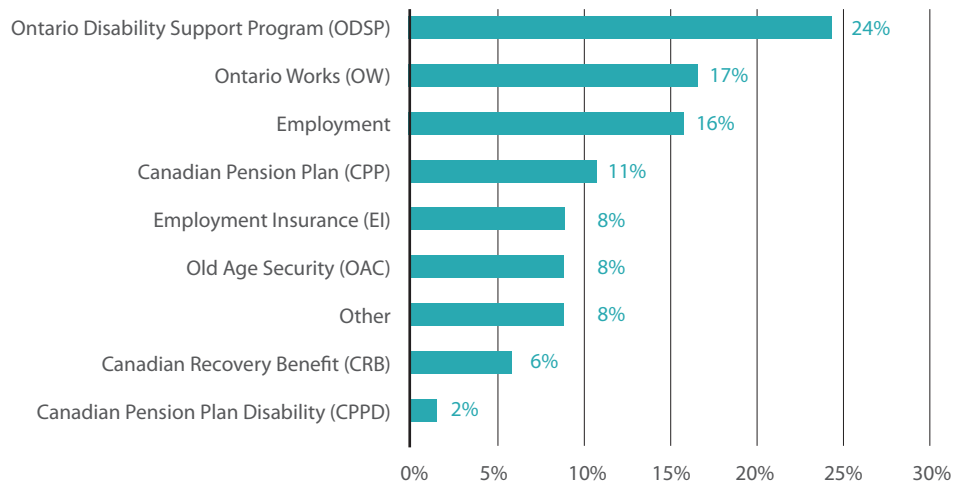
At the same time, the pandemic has deepened already growing wealth inequality in Canada. Among higher income households, many experienced significant wealth accumulation during the pandemic, due to savings associated with working from home and reduced entertainment and travel costs, as well as real estate and stock market appreciation. In fact, the pandemic led to the greatest year-over-year change in Canadian net worth in the past 20 years, the vast majority of which was concentrated among homeowners.²⁶

Many low-income households continued to struggle financially—83% of households earning under \$30,000 annually reported being worried about making ends meet in February 2021, up from 54% before the pandemic.²⁶

Increasing wealth inequality is part of a growing long-term trend that disproportionately affects renters, women, immigrants and refugees, people with disabilities, and Black, Indigenous, and racialized communities. Over the last 35 years in Toronto, racialized populations, newcomers, and young people have only seen a 1% growth in income, while the rest of the population has had greater than 50% income growth.²⁷

Among food bank clients, respondents had a median income of \$1,106 per month (incomes are adjusted based on OECD equivalence scale, a method that takes into account the varying sizes of all households by dividing a household's income by the square root of the size of the household). For racialized respondents, the median income was \$1,061 and for racialized women it was \$1,039, demonstrating the economic inequities faced in these communities. Almost half of clients reported social assistance as their primary income, with 42% receiving Ontario Works or Ontario Disability Support Program (OW and ODSP), while 16% of respondents' primary income was employment. With regards to other income supports, 11% relied on the Canadian Pension Plan, 8% on Employment Insurance (EI), and 6% relied on the Canada Recovery Benefit (CRB).

PRIMARY INCOME SOURCE OF FOOD BANK CLIENTS



The Impact of Pandemic Income Supports on Food Insecurity

The introduction of emergency income supports during the pandemic quickly prevented many from falling into poverty. The Canada Emergency Response Benefit (CERB) was introduced in April 2020 and provided up to \$2,000 per month to people who lost work hours or stopped working due to COVID, and who had over \$5,000 in employment or self-employment income over the previous twelve months. Just over 3.5 million Ontarians applied for CERB.²⁸ CERB ended in October 2020 and was replaced with a number of new or expanded income programs, including an expanded EI program that provided a higher minimum payment, extended the length of the benefit, and lowered the threshold of hours worked to qualify.²⁹ Additionally, the federal government introduced the Canada Recovery Benefit,³⁰ Canada Recovery Caregiving Benefit,³¹ Canada Recovery Sickness Benefit.³² These benefits initially provided a minimum of \$500 per week to qualifying recipients. The Canada Recovery Benefit was later reduced to \$300 per week and was terminated in October 2021. The remaining benefits were extended to November 2021, but the minimum EI amount was lowered to \$300 per week. A new benefit, the Canada Worker Lockdown Benefit, was introduced in October 2021 to provide \$300 per week to eligible workers who are unable to work due to a temporary lockdown.

These supports played an important role as people adapted to the challenges of the pandemic. While some households were not eligible for the emergency financial supports due to precarious immigration status, insufficient income over the past year to qualify, or informal/undocumented employment, for many low-income households, the availability of federal income support programs resulted in a short-lived and modest increase in disposable income.³³ This situation arose because the pandemic benefits more adequately reflected the cost of living than pre-pandemic income supports, such as Ontario's social assistance programs (OW and ODSP). The pandemic income benefits provided this year had a larger overall impact on the disposable income of the lowest income and youngest earners in Canada, representing 9% to 14% of their total income in 2020.³³

MONTHLY INCOME FOR SINGLE PERSON HOUSEHOLD			
	Ontario Works (OW)	Ontario Disability Support Program (ODSP)	Canada Emergency Response Benefit (CERB)
Amount for single recipient	\$733	\$1,169	\$2,000
MONTHLY EXPENSES IN TORONTO			
Rent – Bachelor apartment ³⁴		\$1,211	
Utilities – Water, electricity fuel ³⁵		\$103.58	
Phone and internet ³⁶		\$155.17	
Transportation – Monthly TTC pass ³⁷		\$156	
Income left for food, clothing, healthcare, and all other expenses	-\$892.75	-\$456.75	\$374.25

While the increase in disposable income among low-income households undoubtedly helped with affording basic expenses, many financial challenges remained for low-income households, particularly in Toronto where the cost of living and the cost of rent is extremely high. For some households, receiving federal pandemic benefits allowed them to invest in much needed household items, which did not leave sufficient income for food, but helped to improve their living conditions. Some households may have tried to save up money to prepare for the long months ahead when the pandemic benefits ended. For larger households, the income benefits may not have been sufficient to meet the needs of all family members. As a result of this complex interplay, many households continued to turn to food banks to help make ends meet.

The fact that the pandemic benefits did not completely prevent rising food bank use should not discourage government from permanently improving income supports in Canada. Rather, the lesson policy makers should take away is that income is necessary, but not sufficient to completely eliminate poverty. A robust social safety net needs to include a variety of supports, including affordable housing, childcare, healthcare, employment training and supports, and other social services.

Unfortunately, the growth in disposable income was short-lived for low-income households. Towards the end of 2020, disposable income declined the most among lowest-income earners (-10.2%).³³ Additionally, low-income households experienced the largest increases in household spending at the end of the year due to rising costs of housing, utilities, phone, internet and other basic needs, which will be explored in the forthcoming section. The scheduled cancellation of the pandemic financial benefits in October 2021³⁸ may result in significant challenges among low-income households in making ends meet, potentially leading to increased food bank use in the coming months.

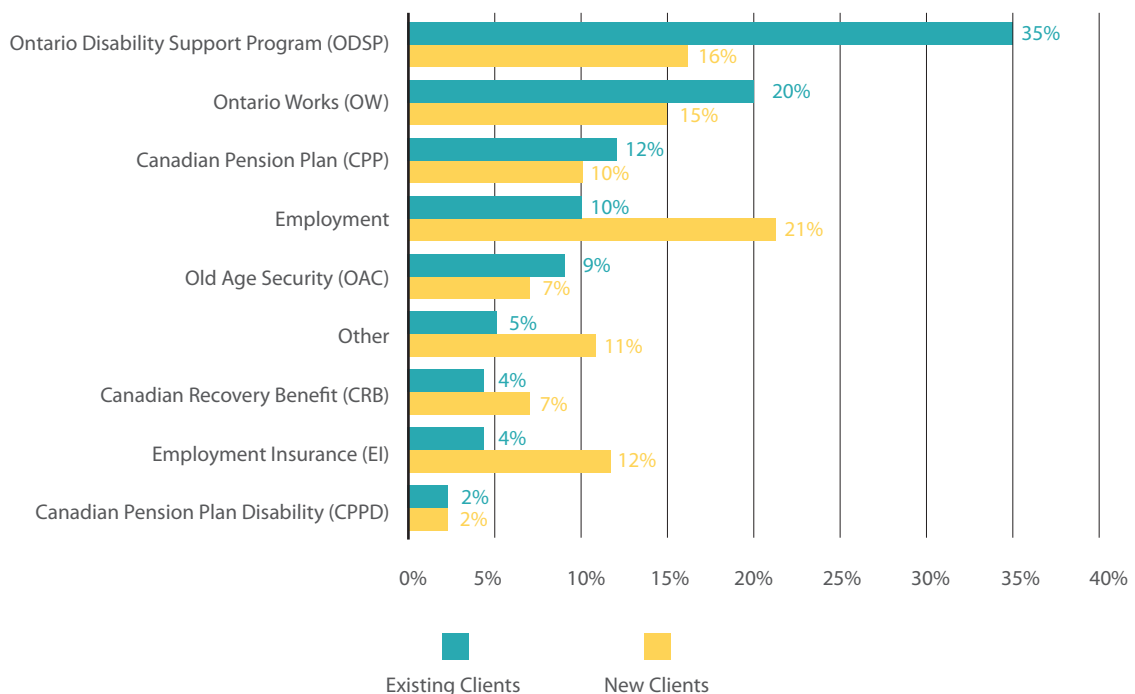
Social Assistance

Of all food bank clients surveyed, 42% reported social assistance (ODSP and OW) as their main income source in 2021, compared to approximately 60-66% in previous years. However, when we look at new clients compared to existing clients, it becomes clear that newer clients were more likely to receive income from employment and pandemic benefits such as EI and CRB, while the majority of existing clients (55%) reported social assistance as their primary income source.

While the proportions of income sources has shifted due to the introduction of emergency federal income support programs, there has been an increase in absolute numbers of clients accessing food banks who rely on social assistance, according to client intake data.

It is important to note that from March 2020 to March 2021, provincial caseloads for OW decreased by 20%, while ODSP caseloads were down 1.5% over the same period.^{38,39} This decline in caseloads may be attributed to some people being directed to federal emergency income supports rather than provincial social assistance and/or fewer newcomers entering the province because of travel restrictions. However, Toronto Employment Social Services projects that social assistance caseloads will substantially increase in late-2021 as federal emergency benefits end and the economic impacts of the pandemic continue to put a financial strain on low-income households.

PRIMARY INCOME SOURCE FOR EXISTING VS. NEW CLIENTS



For those of us on ODSP, we should be brought to the poverty line and a bit above it. If they can do it for CERB, they can do it for ODSP.

For people receiving social assistance, the pandemic has had little to no positive impact on their incomes, which remain well below Toronto's 2020 poverty line of \$2,060 per month for a single adult based on the 2019 Market Basket Measure adjusted for inflation. Social assistance incomes have not kept up with the economic disruption caused by COVID-19, such as rising inflation that reached 4.1% in August 2020, the highest since 2003.⁴¹ In fact, when adjusting for inflation, social assistance rates are lower today than in 1995 when they were cut by 21.6%.⁴²

While some social assistance recipients who had previous employment income were eligible for CERB, they faced claw-backs of 50% of the emergency income supports they received.^{42, 43} For low-income seniors receiving COVID-19 related benefits, their Guaranteed Income Supplement (GIS) was clawed back up to 75%.^{43, 44} If a person was living in subsidized housing, they saw 30% of their CERB clawed back in the form of higher rent payments.^{43, 44} These claw-backs were compounded if a low-income senior receiving GIS, for example, was living in subsidized housing, as they were faced with both income support claw-backs and increased rent. While pandemic income supports could have helped build a stronger foundation for low-income households, due to the complex interplay between various benefits, many faced additional financial challenges.

In April 2020, the provincial government introduced a temporary, discretionary \$100 per month (\$200 for families) for social assistance recipients to assist with additional costs associated with the pandemic like personal protective equipment and cleaning supplies.⁴⁶ The decision to make this emergency benefit discretionary meant clients had to justify their need for the benefit to their caseworker, whose approval may be subjective and inconsistent. This left many people without the additional funds to help adjust to the new realities amid COVID-19. For those who were able to access the benefit, the additional \$100 per month was likely helpful but ultimately insufficient to close the gap between social assistance rates and the poverty line. Further, because the benefit ended in July 2020, it did little to address the long-term financial impacts of the pandemic that continue today.





Coping in Action

Due to a chronic health condition, Jay relies on ODSP and noted feeling trapped in a cycle of poverty, unaffordable housing, and debt, as the income received is not enough to support the cost of living in Toronto.

“They [landlords] did not accept my disability income. It's a cycle that I can't get in good housing, so I can't better myself. And I can't afford food and I cannot afford to pay my bills. My credit wasn't the best, and so I could not get a place. It's just a growing cycle.”

While trapped in this cycle, Jay has had to sacrifice meals to have enough money to pay rent or bills. Yet, even after sacrificing meals almost every month, Jay has to prioritize which bills get paid, which hurts their credit and traps them further in a cycle of poverty and food insecurity.

“I pick and choose which bills get paid and which ones don't. I try to pay them the following month so I'm always a month behind in something ... I'm trying to get back on my feet, but it takes time. It just doesn't happen overnight.”

To make ends meet, Jay has relied on borrowing from friends and family.

“I borrow from my friends and family... For the last 5 years, [my grandmother and my mother] would have to give me money because I just didn't have enough money to survive. When I was living in an apartment, my money would go to rent. And then they would have to give me money for food.”

If Jay received income supports that adequately reflected the cost of living, it would make it possible to find better housing, pay bills, and buy food and medication. Additionally, it would allow Jay to go back to school which would open pathways to employment.

“It would help me pay a lot of my bills, it will help me get a lot of food that I really need, get a proper place to live, and having the things you need to survive. I would love to go back to school but I can't because I can't get funding to go back to school. If I get funding, I lose my disability, and I don't get my medication ... I want to get off disability and I want to go back to school to get a good job. I want to help the community that helped me to get through what I've been through.”

Median
hourly wage:
\$16 per hour

Median
hours worked:
**30 hours per
week**

Job Losses and Precarious Employment

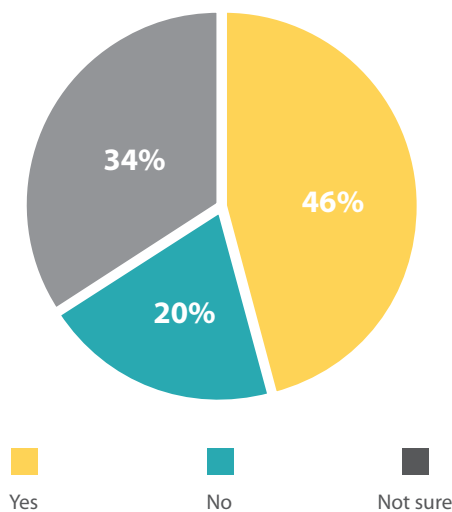
People with low-wage, precarious jobs face significant barriers to affording adequate food. Of households that reported being food insecure in Canada, 65% reported being employed.⁸ Among food bank client respondents that had a household member employed, the median wage reported was \$16 per hour with a median of 30 hours worked per week, which does not provide sufficient income to afford food and other basic necessities.

Jobs losses in 2020 were concentrated among low-wage workers, with the lowest wage quartile seeing the largest decline.³³ The most pronounced wage losses in the past year were experienced by the lowest income earners (-5.3%) and youngest (-3.1%) households, where many people in these households worked in industries hardest hit by the pandemic.³³ In addition, the duration of unemployment is rising — almost 30% of people who have been unemployed have been without a job for more than 27 weeks.⁴⁷

Food bank clients continue to struggle with employment uncertainty. One in five employed respondents reported that their employment will not last more than a year.

My daughter, who is supporting me, doesn't have a good job or highly paid job, just temporary part time. It's hard when you don't have a job that's secure and pays enough.

WHETHER EMPLOYMENT IS EXPECTED TO LAST MORE THAN A YEAR FOR EMPLOYED FOOD BANK CLIENTS



Close to half of employed food bank client respondents did not have any employer-provided benefits, which results in them having to sacrifice more of their wages to pay for necessities such as medications or dental work. This leaves less money for food as well as an increased risk of adverse health outcomes.

Only 14% of respondents reported having paid sick days through their employment, which is common among low-wage and temporary workers.⁴⁸ When feeling unwell, these individuals are faced with the impossible decision of going into work and risk exposing others to COVID-19, or losing their wages and not being able to afford food for themselves or their families. We see the impacts of this through the disproportionate representation of COVID-19 infections on essential, low-wage workers, who are predominantly racialized.⁴⁹

While the federal government implemented the Canada Recovery Sickness Benefit that provided up to 10 days of income support for people who have COVID-19 or are required to self-isolate, this benefit did not fully meet the need of low-wage workers. For example, the benefit was only available if the worker missed at least 50% of their work week and had earned at least \$5,000 in the prior year. Workers were required to apply for the benefit and, after processing the application, it took 10-12 days to receive the payment, leaving many in financially precarious positions. Following sustained community advocacy, the Government of Ontario subsequently introduced a program allowing for up to three paid sick days in April 2021. While these temporary programs have provided relief to eligible workers, once the pandemic ends, workers yet again may be in a position of having to choose between sacrificing their health or being able to afford food.

BENEFITS	PERCENTAGE OF EMPLOYED RESPONDENTS
Dental	20%
Drug	17%
Paid Sick Days	14%
None	49%

Employment has not provided the stability or income needed to escape poverty either before or during the pandemic. To make ends meet, some respondents had to take on more temporary work, which can make it even more difficult to budget for basic or unexpected expenses that may emerge, such as needing groceries or food delivered to their homes if they are required to self-isolate due to exposure or infection from COVID-19.

I had to pick up a housekeeping job ... because it's a casual job there are no guarantees ... sometimes I do six hours per week or eight hours, sometimes the highest is ten hours per week and still not up to what I want ... I hope to get something more permanent.



Coping in Action

Asimah's husband had been working a part time job to support his family of six. With the onset of the pandemic, he was unable to transition to work-from-home because his job required him to operate a machine on site.

"In his work you can't work at home ... my husband works a machine ... you have to do it by hand, not at home with the computer. So it's too hard."

He lost his job, their primary source of income. The highest priority for the family has been to pay for rent, fearing an eviction. This comes at the price of sacrificing food.

"You have to think of the future ... because when you don't pay the rent, they will kick you out of your house, then we won't have anywhere to go. I prefer paying our rent on time. Food will follow. We have to manage the rent, then we don't worry. You can manage the food but not the rent."

While Asimah and her family have been on the wait list for Toronto Community Housing for the past 11 years, they've been living in a two-bedroom apartment.

"We have six people in my house, two boys and two daughters and me and my husband, but we are sticking with two bedrooms for now, because we cannot afford the three bedrooms. My husband's the only one working ... A three bedroom is almost \$2400 or \$2500. So it's expensive for us because we don't have that much."

Because the respondent had not been working the year prior, they were unable to access any emergency COVID-19 benefits from the government.

"I can't because I'm not working. I am not able to get anything."

To make ends meet, alongside sacrificing meals for their kids, they accessed the food bank and prioritize staple foods such as milk, rice, and oil.

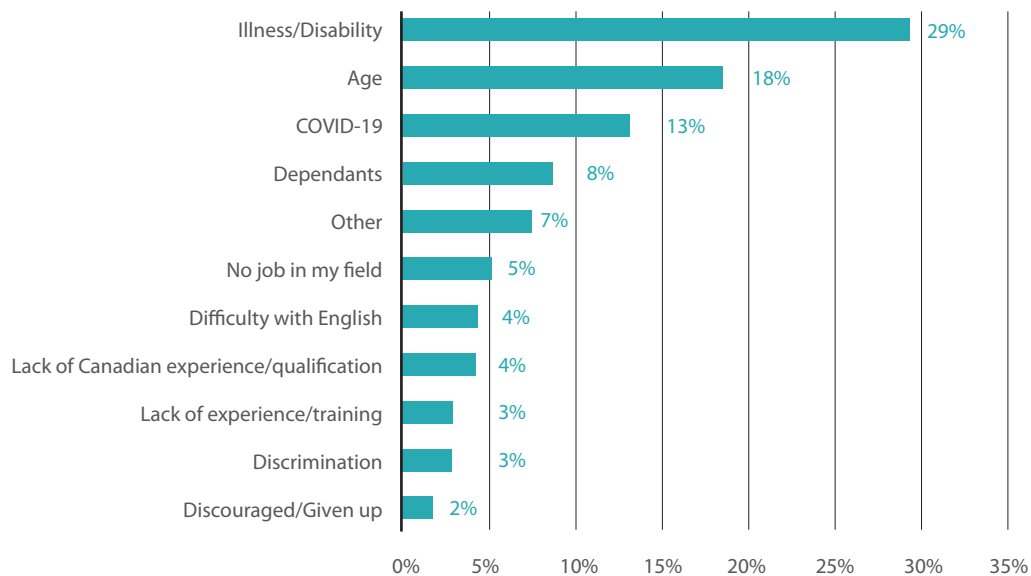
"We don't buy too much, we only buy what we need. The food bank helps a lot."

Asking for help is not easy, as people living in poverty and food insecurity may feel shame and discrimination.

"I never borrow ... Actually, I feel shame to ask anybody. To tell somebody, oh I don't have the means ... I feel bad."

The major barriers to employment, as specified by food bank client respondents, included disability, age, and the COVID-19 pandemic. Other barriers included experiences of newcomers or immigrants that face difficulty with English, lack Canadian work experience or qualifications, or discrimination.

BARRIERS TO EMPLOYMENT AMONG RESPONDENTS



I cannot look for employment because I have to look after the kids. My spouse is still employed so that is good, but it has been challenging for sure.

Women face disproportionate inequities in employment, which has been exacerbated by the pandemic. Women have accounted for 53.7% of the year-over-year employment losses.⁵⁰ With the closure of schools and childcare facilities, parents who participated in the survey discussed how they needed to take on additional childcare responsibilities. This burden has disproportionately fallen on women.

As schools moved from in-person to online learning, this led to additional challenges for families in accessing food. Close to 200,000 students in Toronto relied on school food programs in 2019.⁵¹ While some school food programs pivoted to offering home deliveries, without affordable childcare support, single parents and families are left with limited income to support and feed their children.⁵²

Increasing Cost of Living

The cost of living is increasing, but people's income and benefits are not keeping up. The result is that people in poverty face growing challenges to afford necessities such as shelter, food, and transportation.⁴¹

Renting During the Pandemic

Housing is often people's largest household expense. The high cost of housing in Toronto is one of the key drivers of food insecurity. As people dealt with the sudden loss of employment during the pandemic, they faced an already unaffordable housing market. Among food bank clients, 65% were living in a private rental unit (i.e., not in a subsidized unit). Based on reported incomes and expenses, clients had a median of \$9.17 left per person per day after rent and utilities were paid; for racialized respondents it was \$6.67. This is not enough to afford food, transportation, and other necessities leaving many to rely on the food bank.

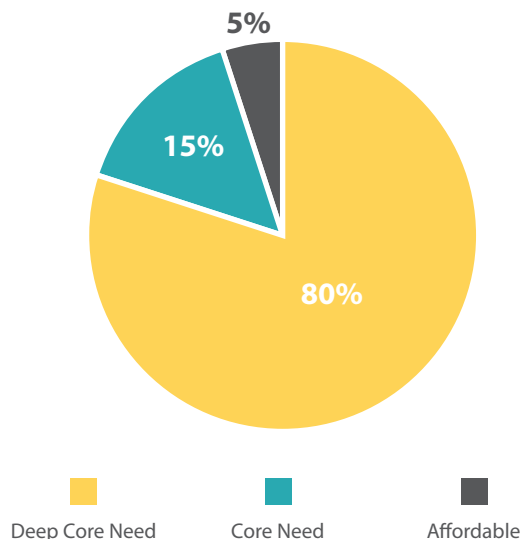
Housing is considered unaffordable if it costs more than 30% of a household's income. Food bank respondents are paying a median of 68% of their income on rent and utilities, which leaves very little for food and other basic needs. For respondents who rent in the private market, 80% are in deep core housing need, meaning that they pay more than half their income on shelter, putting them at high risk of homelessness and food insecurity.

Median
Monthly
Income:
\$1,106

Median
percent of
income spent
on rent and
utilities:
68%

Amount
left per person
per day after
paying rent
and utilities:
\$9.17

RESPONDENTS' HOUSING AFFORDABILITY STATUS



I can't pay for my food, I can't pay for my transport. I mean, I have to be very, very careful what I spend ... I don't spend anything ... I don't have a TTC card ... I don't go to supermarkets at all. Everything comes from the food bank. Still, I have difficulty, even the day-to-day expenses, unfortunately.

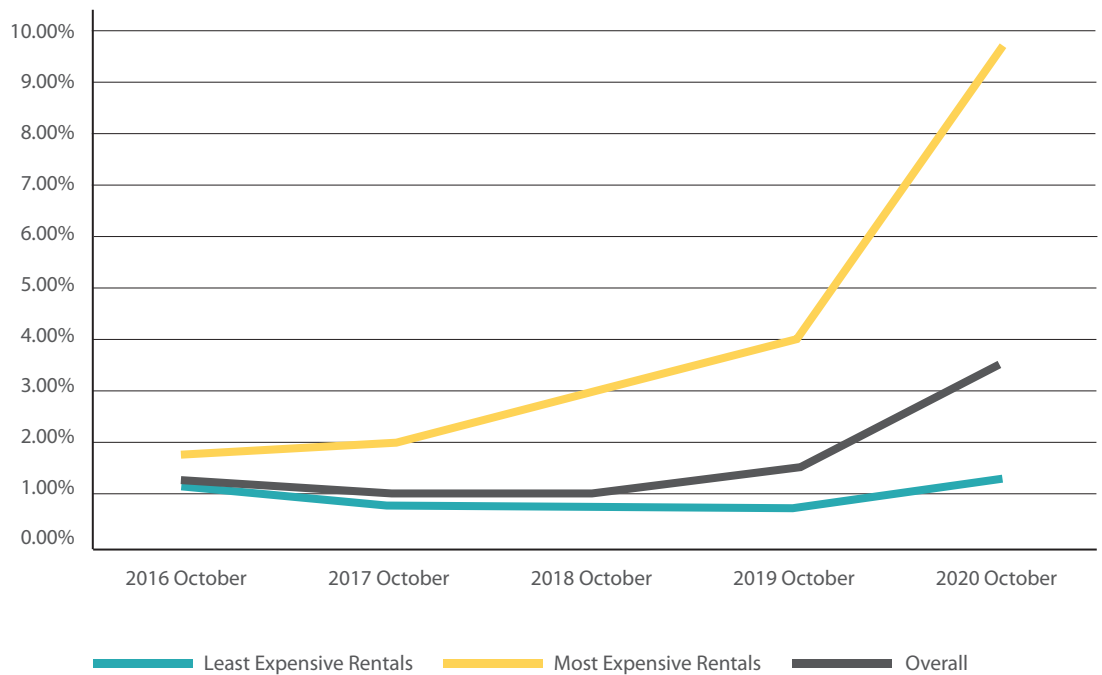
The government needs to help with cheaper housing. We cannot pay such expensive rent. We need help to pay for food and clothing.

Initially I wasn't working, because I just had a baby ... sometimes you have to cut down on food in order to be able to pay rent.

For low-income households, the pandemic exacerbated an already unaffordable housing market. While the housing market in Toronto saw an overall 4.6% decrease in the average rent of a two-bedroom apartment,⁵³ this was not the case for all rental units. Rental units in condos saw rents decrease by 10%, while rental units in apartments actually saw a 2% increase in 2020, with rents rising up to an average of \$1,887 per month for a one-bedroom apartment.⁵⁴

For households earning less than \$25,000 annually, as is the case for the vast majority of food bank clients, only 0.2% of rentals in Toronto would be considered affordable.⁵³ Access to affordable housing is further restricted due to the lower vacancy rates for affordable units, which tend to be smaller (predominately bachelor or one-bedroom units).⁵³ In 2020, the vacancy rate for the least expensive one-bedroom rental units was 1.3% compared to 9.5% for the most expensive rentals.⁵⁵ Although the overall vacancy rates for all units rose to 3.4% in 2020, the vacancy rate for the least expensive rental units only increased by 0.6% compared to an increase of 5.4% for the most expensive rental units, indicating that lower-cost apartments remained in short supply.⁵⁵

VACANCY RATES OF RENTAL UNITS IN TORONTO



To afford housing, respondents reported sacrificing the quality and quantity of meals to pay for rent and utilities, exacerbating their food insecurity.

Due to financial constraints, families reported living in smaller, low-quality units. Overcrowding presents many challenges. In the event a household member contracts COVID-19, being unable to physically distance puts the rest of the family at a great risk of infection. Other challenges reported by survey respondents with low-quality of housing included limited storage in kitchen for cooking, inadequate heating or air quality, especially in basement apartments, and delay or lack of repairs.

During the first wave of the pandemic, 26% of the food bank clients surveyed in *Hunger Lives Here* reported that they were worried about being evicted in the coming months. A year later, 18% of these same clients reported a time where they were unable to pay their rent in full in the past 12 months. These findings may underestimate the threat of evictions among food bank clients because the sample size was limited and not geographically representative. When asked how long they could pay their rent or mortgage if they lost their primary income, 75% of respondents said less than one month.

The threat of eviction remains an ongoing concern, with 11% of all units in Toronto reporting rental arrears.⁵³ A moratorium on residential evictions was put in place from March to July 2020. In the same month the moratorium was lifted, the Government of Ontario proceeded with an expedited passage of Bill 184, which weakened certain tenant protections. For example, the Bill enabled landlords to give a tenant facing rent arrears a repayment plan agreement, which permits the landlord to evict the tenant without hearing or notice if the tenant breaches the agreement in any way. A partial eviction moratorium was reinstated in January 2021, which halted the enforcement of residential evictions, but allowed eviction notices to be served and Landlord Tenant Board hearings to continue. The partial moratorium was linked to the provincial stay-at-home order, meaning that as soon as lockdown measures ended, eviction enforcement resumed. During the pandemic, eviction hearings have been taking place online, which can be inaccessible for renters who do not have access to internet or struggle with digital literacy. Furthermore, access to legal supports for low-income renters was reduced as a result of a \$133 million cut to Ontario's legal aid services in 2019.

Eviction moratoriums helped keep people housed during the crisis, but they are not a solution to the underlying issue, which is that housing is increasingly unaffordable and incomes are not keeping pace. It is critical to prevent evictions before a tenant ever falls into arrears. The right to housing and the right to food are inextricably linked. When people cannot afford adequate housing, their food security is also jeopardized.

75%
of respondents could
only pay their rent
or mortgage for less
than one month
if they lost their
primary income

Our utilities are high because we live in the basement of the house, we get really cold. We have to have the heat on most of the time because we have kids.

I felt terrible, I felt worried and I still do. I only work one day per week so if I lose this [apartment] then I will be in a bad situation again.

It scared me. They sent me some papers and I had to fill them out and I sent it back to them, because they said I will lose the apartment. That scared me.

Food Prices Are Rising

Among respondents from the *Hunger Lives Here* follow-up, 91% identified at least one restriction to grocery shopping during the pandemic such as inability to shop due to public health guidelines, food products being limited or unavailable, lack of discounted items, and having to go to a more expensive store. In interviews with food bank clients, respondents were concerned that they would not be able to afford food because of rising food prices.

The average grocery bill for Canadians has risen 170% over the past 20 years and people's income is not keeping pace with this rise in food prices.⁵⁶ Canadians are spending a greater portion of household income on food, which is predicted to worsen throughout 2021. This year's *Canada Food Price* report forecast that prices will go up by as much as 5% in 2021.⁵⁶ For an average family, this means \$700 more for groceries. A follow-up report by the Agri-Food Analytics Lab found that more than 2 in 5 people are changing their behavior to save money at the grocery store, for example, by reducing their meat purchases.⁵⁷ While food prices are only one component of a household's monthly budget, when incomes are limited, any increase in household expenses can create additional financial pressure.

Cost of Transportation and Communication

The cost and use of transportation have become a major concern for many during the pandemic. In interviews with food bank clients, respondents reported feeling anxious and afraid to use public transportation for fear of contracting COVID-19. In neighbourhoods hardest hit by the pandemic, low-income essential workers had no choice but to take public transportation to work, which sometimes resulted in overcrowded conditions.

The cost of transportation has been increasing⁵⁸ and with food bank respondents having only \$9.17 left after paying for rent and utilities every month, a single ride of \$3.20 on the TTC takes up one third of the money that remains. If a food bank client takes two trips, traveling to work and returning home, they would be left with only \$2.77 at the end of the day. This is not enough to feed themselves, leaving them no choice but to sacrifice other necessities, or access a food bank to have enough food. As a result, many resort to sacrificing transportation and walking long distances to have enough money to pay bills and rent.

Internet access has become an essential service, and even more so during the pandemic where it was necessary to connect to resources, family and friends, doctors, work, and school. Respondents reported spending a median of \$120 for phone and Internet services, which accounts for 10% of the median household income of food bank respondents. This is a significant proportion of household expenses that, if made more affordable, would enable families to put additional budget towards food.

Prices have gone up and it is difficult. I cannot afford what I really need so I rely on the food bank.

Sometimes I have to make the sacrifices, sometimes I have to walk a long distance to be able to save up on transportation.

We have utilities to pay, so by the time I pay for my phone, I pay for Internet and laundry, I'm checking my account, I'm left with nothing.

The cost of internet and phone accounts for 10% of the median income of respondents

Recommendations to Build Resiliency



Acute shocks, such as new public health challenges, natural disasters, or economic downturns are inevitable, but the financial and social fallout need not be. The deep inequalities and chronic stressors that communities were facing prior to COVID-19, including systemic racism and discrimination, a lack of affordable housing, the erosion of decent work, and an insufficient and incomplete social safety net, created an unstable foundation that compromised the ability of communities to adapt to the realities of the pandemic.

We cannot return to the same systems and structures that created this unstable foundation. Until we address the chronic stressors they are producing and reproducing vast inequalities in our communities, we will never be resilient to acute shocks. Likewise, unless we are quick to respond to the hardships like COVID-19, we will only further entrench inequality into our communities.

Individuals will do everything they can to survive. But individual coping mechanisms can only go so far when systems and structures continue to reinforce inequalities and barriers. The pandemic has demonstrated that we are all connected — as a community, we can only be resilient when those who are the most marginalized no longer face disadvantages. As we look to the future, we need to focus on building resiliency to create the conditions where everyone can not only survive, but thrive.

To build a more resilient Toronto, we recommend the actions outlined on the next page.

Respond to urgent community needs created by COVID-19

- 1 **Support renters who have accrued rental arrears during the pandemic.** We recommend the provincial government implement a rent assistance program, expand eviction prevention programs through funding for municipal rent banks and grants, and ensure strong access to legal aid by reversing the \$113 million funding cut implemented in 2019.
- 2 **Continue to protect the financial security of low-income households hit hardest by the pandemic.** The federal government should continue to provide emergency income supports and job search and training supports targeted at low-income workers, particularly for women and racialized communities who continue to face disproportionate barriers to securing employment and full-time hours. It is also important to close the gap in income supports for those who are self-employed and are not eligible for Employment Insurance (EI).
- 3 **Put equity at the centre of the ongoing pandemic response and recovery.** The provincial and municipal governments have set a strong precedent by leveraging an equity-based COVID-19 vaccine approach, which was an important step forward. It is critical that all levels of government continue and expand the use of disaggregated data on race, income, disability, and immigration status and meaningful engagement with marginalized communities to ensure that these communities are centered in policy responses.

Build greater resiliency through decent work, affordable housing, and a strong social safety net

- 4 **Address growing precarious employment.** We call on the provincial government to raise the minimum wage to \$15 per hour with a plan to increase to a living wage, provide 10 paid sick days to all workers, and reinstate legislative protections for temporary, part-time, and contract workers, which were repealed through Bill 47 in 2018.
- 5 **Update Canada's Employment Insurance to reflect the modern realities of work.** The federal government should permanently expand eligibility by reducing the number of work hours needed to qualify and include those who are self-employed and in precarious work. The program can also be improved by extending the maximum duration of Employment Insurance benefits from 45 to 50 weeks and expand the Working-While-on-Claim provision so workers can retain more of their income from temporary/part-time work without losing benefits.
- 6 **Make affordable childcare a reality in Ontario.** It is essential that the provincial government sign the federal childcare plan so that \$10 per day universal childcare can be implemented rapidly in Ontario.
- 7 **Rapidly expand access to genuinely affordable housing.** We recommend the provincial government build 99,000 new affordable and supportive rental units in Ontario, invest in the preservation and maintenance of the existing affordable housing stock, double the number of Canada-Ontario Housing Benefit (COHB) recipients and change eligibility rules so that COHB recipients can remain on the social housing waitlist.
- 8 **Raise social assistance rates to eliminate deep poverty.** It is critical that the provincial government commit, as a first step, to immediately increasing the Ontario Disability Support Program (ODSP) from \$1,169 to \$2,060 for a single individual (which is equivalent to the Market Basket Measure (MBM) for Toronto) and Ontario Works from \$733 to \$1,545 for a single individual (75% of the MBM).
- 9 **Ensure low-income households can afford digital access.** We recommend the provincial government create an automatic \$100 digital access benefit for all social assistance recipients (\$200 for multiple person households).
- 10 **Make poverty reduction and food insecurity a top policy priority.** It is essential that the provincial government match the National Poverty Reduction Strategy goals by committing to reducing poverty in Ontario by at least 50% by 2030 and developing a food insecurity reduction target and strategy.

Methodology

Data was collected from the sources described below. Please note that percentages throughout the report may not add up to 100% due to rounding. Informed consent was secured from participants across all research streams through a prepared script explaining that participation was entirely voluntary, and confidential, respondents could withdraw at any time, participation would have no impact on their ability to access food at any programs, and providing their name and contact information was optional.

Link2Feed Data

Food banks across Ontario use a database called Link2Feed to capture client intake data and track visits. Data from April 1, 2020 to March 31, 2021 was pulled from Link2Feed for Daily Bread Food Bank and North York Harvest member agency food banks to understand food bank use and demographic trends. Drop-in meal programs were excluded from the analysis because these programs do not capture unique client data. As a result of COVID-19, many food banks switched to manual client intake for the period of March-April 2020, and therefore client visits may be underestimated for this time period.

Survey

The annual food bank client survey took place online and via phone this year. Flyers were distributed to all Daily Bread Food Bank and North York Harvest member agency food banks with details on how to participate. The flyers advertised that participants would be eligible to enter into a draw to win one of twenty \$10 grocery gift cards. The online survey was available via SurveyMonkey in English. Trained volunteers were available to conduct surveys by phone in English, Spanish, French, Arabic, Tamil, and Russian. These languages were selected by pulling the top languages spoken from Link2Feed client intake data. In total, 1,347 surveys were conducted.

In-depth interviews

During the survey, participants were asked if they were willing to participate in a follow-up qualitative interview by phone. Interviews were conducted with a random sample of survey participants who consented to be contacted. Selected participants were contacted three times, and following a non-response were excluded. In total, 17 interviews took place by phone with trained research assistants. Participants received a \$25 grocery store gift card.

Hunger Lives Here follow-up surveys

In spring 2020, Daily Bread Food Bank conducted a phone survey with 221 food bank clients to understand their experience during the first wave of the pandemic. The findings were published in *Hunger Lives Here: Risks and Challenges Experienced by Food Bank Clients* in July 2020. All 221 participants who participated in this survey were contacted in May 2021 and invited to participate in a follow-up survey. Participants were contacted three times, and following a non-response were excluded. In total, 164 participants agreed to participate in a follow-up survey conducted by a trained research assistant. The survey included both open- and closed-ended questions. Participants received a \$25 grocery store gift card.

Analysis

The data was cleaned to remove any invalid responses. After cleaning, a total of 1,004 surveys, 17 in-depth interviews, and 164 *Hunger Lives Here* follow-up surveys were included in the analysis. Results and analysis were generated using SPSS Version 28.0.0.0. Qualitative data was coded by theme using NVivo Version 12. All respondents quoted have been de-identified to protect anonymity.

Acknowledgements

We acknowledge that we are situated upon the traditional territory of many nations including the Mississaugas of the Credit, the Anishnabeg, the Chippewa, the Haudenosaunee and the Wendat peoples and is now home to many diverse First Nations, Inuit and Métis peoples. We also acknowledge that Toronto is covered by Treaty 13 with the Mississaugas of the Credit and we are grateful to have the opportunity to work in the community and on this territory.

Our sincere thanks to the 1,511 food bank clients who took the time to participate in the survey and share their thoughts, opinions, and experiences with us. We would like to express our gratitude to the 27 volunteers and research assistants who supported the data collection effort.

The report was authored by Anwaar Baobeid and Talia Bronstein with the input and guidance of our Research Committee: Hannah Aldridge, Aisha Ansari, Perna Bhasin, Isabel Cascante, Neil Hetherington, Scott Leon, Ryan Noble, Chiara Padovani, Stephanie Procyk, Reena Reddy, Ilham Saydna, John Stapleton, and Sarah Watson. Special thanks to Eva Molina for communications support, and Catherine Leek at Green Onion Publishing for copy editing.

Finally, we wish to thank Daily Bread Food Bank and North York Harvest's 111 member agency food banks who distributed flyers to clients and offered their input and feedback to enhance the accessibility of the survey, in addition to their extraordinary work this year to ensure food access in our communities throughout this public health crisis.

References

1. Daily Bread Food Bank. Hunger Lives Here: Risks and Challenges Faced by Food Bank Clients During COVID-19. 2021;1–36. Available from: dailybread.ca/hungerliveshere
2. Statistics Canada. Canada's population estimates, fourth quarter 2020. 2021. Available from: <https://www150.statcan.gc.ca/n1/daily-quotidien/210318/dq210318c-eng.htm>
3. Government of Canada. Government of Canada rolling out \$100M in added support to food security organizations during COVID-19 pandemic. 2021. Available from: <https://www.canada.ca/en/agriculture-agri-food/news/2020/12/government-of-canada-rolling-out-100m-in-added-support-to-food-security-organizations-during-covid-19-pandemic.html>
4. City of Toronto. What is Resilience?. Resiliency Strategy. Available from: <https://www.toronto.ca/services-payments/water-environment/environmentally-friendly-city-initiatives/resilientto/what-is-resilience/>
5. Toronto Public Health. COVID-19: Ethno-Racial Identity & Income. Toronto: City of Toronto; 2021. Available from: <https://www.toronto.ca/home/covid-19/covid-19-pandemic-data/covid-19-ethno-racial-group-income-infection-data/>
6. Statistics Canada. Study: A labour market snapshot of Black Canadians during the pandemic. 2021. Available from: <https://www150.statcan.gc.ca/n1/daily-quotidien/210224/dq210224b-eng.htm>
7. Ferdosi M, Graefe P, Lewchuk W, Ross S. Financial Well-Being and COVID Income support during COVID. 2021;(May):1–5. Available from: <https://labourstudies.mcmaster.ca/research/impact-of-covid-19/financial-well-being-covid>
8. Tarasuk V, Mitchell A. Household food insecurity in Canada, 2017–2018. Toronto; 2020. Available from: <https://proof.utoronto.ca/>
9. Tarasuk V, Fafard St-Germain A-A, Loopstra R. The Relationship Between Food Banks and Food Insecurity: Insights from Canada. *Volunt Int J Volunt Nonprofit Organ*. 2019;31(5):841–52. Available from: <https://link.springer.com/article/10.1007/s11266-019-00092-w>
10. Sun J, Knowles M, Patel F, Frank DA, Heeren TC, Chilton M. Childhood adversity and adult reports of food insecurity among households with children. *Am J Prev Med*. 2016;50(5):561–72. Available from: <http://dx.doi.org/10.1016/j.amepre.2015.09.024>
11. Pettinicchio D, Maroto M, Chai L, Lukk M. Findings from an online survey on the mental health effects of COVID-19 on Canadians with disabilities and chronic health conditions. *Disabil Health J*. 2021;14(3):101085.
12. Statistics Canada. Toronto [Census metropolitan area], Ontario and Canada [Country] (table). Census Profile 2016 Catalogue no. 98-316-X2016001. 2017. Available from: <https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page>.
13. Daily Bread Food Bank. Who's Hungry 2020: Beyond COVID-19 - Building a Future Without Poverty. 2020. Available from: <https://www.dailybread.ca/whoshungry>
14. Dhunna S, Tarasuk V. Fact sheet: Race and Food Insecurity. PROOF & FoodShare. 2020. Available from: https://foodshare.net/custom/uploads/2019/11/PROOF_factsheet_press_FINAL.6.pdf
15. Mosby I, Galloway T. "Hunger was never absent": How residential school diets shaped current patterns of diabetes among Indigenous peoples in Canada. *Can Med Assoc J*. 2017;189(32):E1043. Available from: <https://pubmed.ncbi.nlm.nih.gov/30967370/>
16. Tarasuk V. Household Food Insecurity in Canada. *Top Clin Nutr*. 2005;20(4):299–312.
17. Richmond C, Steckley M, Neufeld H, Kerr RB, Wilson K, Dokis B. First Nations Food Environments: Exploring the Role of Place, Income, and Social Connection. *Curr Dev Nutr*. 2020;4(8). Available from: <https://academic.oup.com/cdn/article/4/8/nzaa108/5865693>
18. Block S. Racialized and Indigenous workers are bearing the brunt of the pandemic. *The Monitor*. 2021; Available from: <https://monitormag.ca/articles/racialized-and-indigenous-workers-are-bearing-the-brunt-of-pandemic-job-loss>
19. Tarasuk V, Mitchell A, McLaren L, McIntyre L. Chronic Physical and Mental Health Conditions among Adults May Increase Vulnerability to Household Food Insecurity. *J Nutr*. 2013;143(11):1785–93. Available from: <https://academic.oup.com/jn/article/143/11/1785/4571730>

20. Public Health Agency of Canada. People who are at high risk for severe illness from COVID-19 (Factsheet). Government of Canada. 2020. Available from: <https://www.canada.ca/en/public-health/services/publications/diseases-conditions/people-high-risk-for-severe-illness-covid-19.html>
21. Calder PC. Nutrition and immunity: lessons for COVID-19. *Eur J Clin Nutr.* 2021;75(9):1309–18. Available from: <https://www.nature.com/articles/s41430-021-00949-8>
22. PROOF Food Insecurity Policy Research. The Impact of Food Insecurity on Health. 2016. Available from: <https://proof.utoronto.ca/wp-content/uploads/2016/06/health-impact-factsheet.pdf>
23. Polsky JY, Gilmour H. Food insecurity and mental health during the COVID-19 pandemic. *Heal reports.* 2020;31(12):3–11. Available from: <https://www.doi.org/10.25318/82-003-x202001200001-eng>
24. Gopinath G. The Great Lockdown: Worst Economic Downturn Since the Great Depression. *IMF Blog.* 2020. Available from: <https://blogs.imf.org/2020/04/14/the-great-lockdown-worst-economic-downturn-since-the-great-depression/>
25. Financial Accountability Office of Ontario. Ontario's Labour Market in 2020. 2021. Available from: [https://www.fao-on.org/web/default/files/publications/EC2101 Annual Labour Market Report 2020/Labour Market Report 2020_EN.pdf](https://www.fao-on.org/web/default/files/publications/EC2101%20Annual%20Labour%20Market%20Report%202020/Labour%20Market%20Report%202020_EN.pdf)
26. Toronto Foundation. Toronto's Vital Signs 2021. Toronto; 2021. Available from: <https://torontofoundation.ca/vitalsigns2021/>
27. Toronto Foundation. Toronto's Vital Signs: Growing Pains and Narrow Gains 2019/2020. Toronto; 2020. Available from: <https://torontofoundation.ca/vitalsigns2019/>
28. Government of Canada. Canada Emergency Response Benefit and EI statistics. 2021. Available from: <https://www.canada.ca/en/services/benefits/ei/claims-report.html>
29. Government of Canada. Employment Insurance (EI) program statistics. Available from: <https://www.canada.ca/en/employment-social-development/programs/ei/statistics.html>
30. Government of Canada. Applications to date: Canada Recovery Benefit (CRB). 2021. Available from: <https://www.canada.ca/en/revenue-agency/services/benefits/recovery-benefit/crb-statistics.html>
31. Government of Canada. Applications to date: Canada Recovery Caregiving Benefit (CRCB). 2021. Available from: <https://www.canada.ca/en/revenue-agency/services/benefits/recovery-caregiving-benefit/crcb-statistics.html>
32. Government of Canada. Canada Recovery Sickness Benefit (CRSB). Available from: <https://www.canada.ca/en/revenue-agency/services/benefits/recovery-sickness-benefit.html>
33. Statistics Canada. Household economic well-being during the COVID-19 pandemic, experimental estimates, fourth quarter 2020. *The Daily.* 2021. Available from: <https://www150.statcan.gc.ca/n1/daily-quotidien/210528/dq210528a-eng.htm>
34. City of Toronto. Current City of Toronto Average Market Rents & Utility Allowances. City of Toronto; 2021. Available from: <https://www.toronto.ca/community-people/community-partners/social-housing-providers/affordable-housing-operators/current-city-of-toronto-average-market-rents-and-utility-allowances/>
35. Statistics Canada. Table 11-10-0223-01 Household spending by household income quintile, Canada, regions and provinces. 2021. Available from: <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=1110022301>
36. Canadian Radio-Television and Telecommunications Commission. Communications Monitoring Report 2019. *Can Radio-Television Telecommun Comm.* 2020;(October):1–318. Available from: <http://www.crtc.gc.ca/eng/publications/reports/PolicyMonitoring/2015/cmr.pdf>
37. Toronto Transit Commission. TTC Prices. Available from: https://ttc.ca/Fares_and_passes/Prices/Prices.jsp
38. Employment and Social Development Canada. After CERB: Transitioning to new benefits. 2021. Available from: <https://www.canada.ca/en/services/benefits/ei/cerb-application/transition.html>
39. Ministry of Children Community and Social Services. Ontario Works Monthly Statistical Report - June 2021. 2021. Available from: <https://www.mcscs.gov.on.ca/en/mcscs/open/sa/owCaseLoadReport.aspx>
40. Ministry of Children Community and Social Services. Ontario Disability Support Program Monthly Statistical Report - June 2021. 2021. Available from: <https://www.mcscs.gov.on.ca/en/mcscs/open/sa/odspCaseLoadReport.aspx>

41. Statistics Canada. Consumer Price Index, August 2021. 2021. Available from: <https://www150.statcan.gc.ca/n1/daily-quotidien/210915/dq210915a-eng.htm>
42. Stapleton J, Soh BL. Life stabilization on a welfare income is impossible. Toronto Star. 2021. Available from: <https://www.thestar.com/opinion/contributors/2021/06/23/life-stabilization-on-a-welfare-income-is-impossible.html>
43. Twedde A, Stapleton J. Canada Emergency Response Benefit (CERB) interactions with provincial and territorial social assistance and subsidized housing programs and youth aging out of care. 2020. Available from: <https://www.canada.ca/en/services/benefits/ei/cerb-application.html>
44. Stapleton J. Helping the poor through the pandemic may be a matter of life and death. Toronto Star. 2020; Available from: <https://www.thestar.com/opinion/contributors/2020/03/20/helping-the-poor-through-the-pandemic-may-be-a-matter-of-life-and-death.html>
45. Whatmore L, Stapleton J. The CERB helps Scarborough — but not if we claw it back from our most vulnerable residents. Toronto Star. 2020; Available from: <https://www.thestar.com/opinion/contributors/2020/05/29/the-kerb-helps-scarborough-but-not-if-we-claw-it-back-from-our-most-vulnerable-residents.html>
46. PooranLaw. COVID-19: Ontario Partially Exempts CERB From Social Assistance. 2020. Available from: <https://pooranlaw.com/covid-19-ontario-partially-exempts-kerb-from-social-assistance/>
47. Statistics Canada. Labour Force Survey, August 2021. 2021. Available from: <https://www.whsc.on.ca/What-s-new/News-Archive/COVID-19-rates-higher-among-racialized-and-low-wage-workers>
48. Public Health Agency of Canada. From risk to resilience: An equity approach to COVID-19 – The Chief Public Health Officer of Canada's Report on the State of Public Health in Canada 2020. Reports from the Chief Public Health Officer. 2020. Available from: <https://www.canada.ca/en/public-health/corporate/publications/chief-public-health-officer-reports-state-public-health-canada/from-risk-resilience-equity-approach-covid-19.html>
49. Workers Health and Safety Centre. COVID-19 rates higher among racialized and low wage workers. 2020. Available from: <https://www.whsc.on.ca/What-s-new/News-Archive/COVID-19-rates-higher-among-racialized-and-low-wage-workers>
50. Grekou D, Lu Y. Gender differences in employment one year into the COVID-19 pandemic: An analysis by industrial sector and firm size. Economic and Social Reports. 2021. Available from: <https://www150.statcan.gc.ca/n1/pub/36-28-0001/2021005/article/00005-eng.htm>
51. Medical Officer of Health. REPORT FOR ACTION Student Nutrition Program: Update and Resource Needs during COVID-19. City of Toronto. 2021. Available from: <http://app.toronto.ca/tmmis/viewAgendaItemHistory.do?item=2020.HL17.4>
52. Nolen S. The Mother Load. Toronto Star. 2021. Available from: <https://www.thestar.com/news/atkinsonseries/2021/covid-19-working-mothers-child-care.html>
53. Canadian Mortgage and Housing Corporation. 2020 Rental Market Report. 2021. Available from: <https://www.cmhc-schl.gc.ca/en/blog/2021/2020-rental-market-report>
54. Myers B. Toronto GTA August Rent Report 2020. 2020. Available from: <https://www.torontorentals.com/blog/toronto-gta-august-rent-report-2020>
55. Canadian Mortgage and Housing Corporation. Toronto - Historical Average Rents by Rent Quartile. 2020. Available from: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/Table?TableId=2.2.33&GeographyTypeID=3&DisplayAs=Table&GeographyName=Toronto#1 Bedroom>
56. Charlebois S, Gerhardt A, Taylor S, Kane M, Keselj V, Fitting E, et al. Canada's Food Price Report 11th Edition. 2021. Available from: <https://www.dal.ca/sites/agri-food/research/canada-s-food-price-report-2021.html>
57. Agri-Food Analytics Lab. COVID-19 Food Price Inflation. 2021. Available from: <https://www.dal.ca/sites/agri-food/research/covid-19-food-price-inflation.html>
58. Bow J. A History of Fares on the TTC. Transit Toronto. 2021. Available from: <https://transittoronto.ca/spare/0021.shtml>

This report is co-presented by:



191 New Toronto Street
Toronto, ON, M8V 2E7
Phone: (416) 203-0050
Email: info@dailybread.ca

dailybread.ca/whoshungry



116 Industry Street
York, ON, M6M 4L8
Phone: (416) 635-7771
Email: info@northyorkharvest.com

northyorkharvest.com/whoshungry